## ANNUAL REPORT ON PHILIPPINES

Ladrone Bands Have Been Suppressed and No Further Trouble Expected.

FINANCES ARE IN GOOD ORDER

American Enterprises and Industries Have Made Great Headway in the Island.

WASHINGTON, D. C., January 1 .-The annual report of the Philippine Commission for the fiscal year ended June 60, 1906, together with the separate reports to the commission of the governorgeneral of the islands and of the heads of the four executive departments has just been published by the War Depart-

It is stated that the remnant of the ht is stated that the remnant of the bands of ladrones which have infested the provinces of Cavite and Batangas in the neighborhood of Manila since the Spanish regime have been finally broken up, one of the most desperate leaders killed, and the others, to the number of twelve, were abounded by the constabulary that they The others, to the number of twelve, were so hounded by the constabulary that they came in and voluntarily surrendered without any condition, promise, or inducement on the part of the government other than that they would be protected in coming to Manila and receive a fair trial.

Later advices from the Philippines give the information that these men have been tried before a Filipino judge and have been shown to be suitty withour excep-

been shown to be guilty, without excep-ion, of the most flendish and cruel mur-

ton, of the most flendish and cruel murlers and shocking mutilations, and all
ut one were sentenced to death, he being
entenced to thirty years' imprisonment.
It is significant that all of these leaders of outlaws took high-sounding titles
in an imaginary Filipino republic or reigious organization calculated to impress
he ignorant natives and gain a followng. With the surrender of the constiuted leaders the lawless and disaffected
ad no one around whom to gather, and
were guick to follow the example of the vere quick to follow the example of the ormer by surrendering their arms and entering peaceful pursuits.

These two provinces have always been

entering peaceful pursuits.

These two provinces have always been the storm-centre of ladronism, but now that peace once more reigns and life and property are safe, the people, no longer fearing robbery or molestation while in the pursuit of their employments, or the devastation of their homes, the carrying away of their wives and daughters, and the destruction of their property and all of the fruits of their industry at the hands of the outlaws, their relief is unbounded, and their confidence in the permanency of these conditions is attested by the fact that they have placed under cultivation a larger acreage of land than ever before. Aguinaldo states that he believes there will be very little further trouble from outlaws in this section, and as a further proof of his sincerity in this belief it is cited that since these surrenders he has leased from the bureau of lands nearly 1,500 acres of land in an outlying district, close to the mountains, hitherto infested by outlaws.

Industrial Conditions.

Industrial Conditions.

Industrial Conditions.

The reports of the various Governors, taken as a whole, indicate that the crops are in a more prosperous condition, except as to tobacco, sugar and hemp, plants of the latter having been damaged by a destructive typhoon to the extent of about \$4,000,000 in value of the crop. The reduction in the production of tobacco is due largely to lack of a suitable market, that of the United States being closed by the absolutely prohibitory duties imposed by the Dingley tariff, and to the consequent low price realized for the leaf.

In the matter of exports, the loss was made up by the increase in the production and exportation of coccanuis. The imports were reduced below the preceding year by some \$4,000,000, a large portion of which consisted in the reduced importations of rice, which is a good sign, as it indicates that the Philipplies are raising their avicus real and extending that agriculture which for a number of sign, as it indicates that the Philippines are raising their own rice and extending their agriculture, which for a number of years has been retarded by death of cattle and draft animals from rinderpiet, locust plagues, etc. The halance of trade in favor of the islands was about \$6,000.000. Enormous numbers of new plants of Manila hemp, maguey (a most useful fibre plant), and coccanuts have been set out, and there has been a large increase in the area planted to rice.

Another good sign of returning prosperity is the increased purchases of improved agricultural implements and machinery, which not merely denotes improvement in purchasing power on the part of the people, but also furnishes the material for constantly enlarged production.

Financial Condition,

The financial condition of the islands is reported to be very much better than At the close of the for several years. At the close of the last fiscal year there remained an exof receipts over expenditures

ment bonds. Manila Harbor. "

In the aggregate the Philippine Com-mission report to have expended about \$4,500,000 in the improvement of the har-\$4,500,000 in the improvement of the har-box of Manila, and state that it is now sate against typhoons and probably the best in the Orient. Seventy-eight per cent, of the total-final area of the har-bor, has been dredged to a depth of thirty feet, and the detached break-water is completed, has stood admirably, and is fulfilling its purpose. Contracts have been awarded for two steel and concrete wharves to be built by the in-

### THOMAS BRANCH & CO

(Established 1838.)

MEMBERS

New York Stock Exchange, New York Cotton Exchange

Private Wires to

Principal Markets.

Investment Securities.

# HEAVY SLUMP ON

Large Stocks on Hand and Limited Demand for Everything-Tobacco Breaks Will Be Resumed To-Day.

The wholesale produce and fruit market opened for the new year with large stocks of nearly everything, and with a limited demand for both fruits and Hens-In fair demand at 11 to 12 cents a limited demand for both fruits and produce. The result was a weak and weakening market. Prices went off on nearly everything, especially game, fowis and eggs. Chickens, turkeys, ducks and geese, both alive and dressed, were going begging yesterday at greatly reduced ligures from those that prevailed during the holidays. Eggs were down to 22 cents in grate lois for the fresh country-laid varieties, and, in fact, the suspension of holiday trade and the mild weather combined to demoralize the market not a little. Yesterday was booked as a holiday on the Cary Street block, but the commission men and wholesalers were so anxious to get rid of accumulated stocks they kept open nearly all of the day.

Everything Marked Down.

time getting rid of stocks in hand.

On Tobacco Market.

The leaf tobacco warehousemen will resume business this morning, and they look for something like decent breaks. The weather has been favorable for the farmers to handle the weed and get it ready for market, although the most of them took holiday yesterday, and only a few wagons had come in lust night. The shipments by rail have also been small and the indications are that breaks will be light to-day. However, all the warehouses will have something to offer and the sales will commence on time, at 2:30, running as follows: First at Stonewall, second at Shelburne's, third at Crenshaw's and fourth at Shockoe.

Fruits followed along with country produce, and everything was marked down. The tumble was especially noticeable in game and fowls, It will probably be several days, and some more cold weather will have to come, before the market gets regulated again.

A review of the market as it stood yes-terday reveals the following state of facts:

sular government, one 600 by 70 feet and the other 650 by 110 feet, to have shels over them, and plans are now be-ing prepared for an adequate system of approaches to the wharves by roadways, railways and otherwise, so as to enable merchants to handle their goods in the most economical manner.

When completed these should have a very marked effect upon the carrying trade of the Philippine Islands. The military authorities have just completed a 500-foot wharf, 60 feet wide, and on the 12th of September the Logan was laid alongside of this wharf, which marks the perioning of a new era in the history to beginning of a new era in the history of the Philippine Islands, as this is the first large trans-Pacific liner to lie be-side a wharf in the Islands.

American Capital.

The United States is so teeming with enterprises and industries which are highly profitable that it has been difficult to induce American capital to enter the islands and aid in the long-sought development of their latent and inexhaustible resources.

hie resources.

The following resume, however, will show that American enterprise and business sagacity have already made great progress in a field that a few years ago was almost wholly occupied by foreigners. Up-to-date systems of lighting and street transportation have been inaugurated in the city of Manila, in which millions of American money are invested and are receiving their just reward in profits.

Contracts are held by enterprising

Contracts are held by enterprising Americans for harbor works at Manila involving an expenditure of over \$4,000,000, and harbor works are under way at 10010 and Cebu, both in the hands of Americans and will probably gradually extend itself throughout the whole of the island of Luzon, as authorized by the franchise.

throughout the whole of the island of Luzon, as authorized by the franchise. Concessions have been granted and surveys are under way for the construction of 200 miles of railway in the Visayan Islands, and over 400 miles in Luzon, due wholly to the busineas enterprise and the aggregation of American capital, and will involve between ten and twenty million dollars of expenditure. Electric lighting plants have been installed at Iloilo and Cebu under American auspices and with American capital.

An important American bank has been established and has captured its fair share of the banking in the islands; contracts involving millions of dollars for new water works and sewer systems for the city of Manila have already geen awarded to American capital; contracts have like-wise been awarded to Americans for the construction of two immenses steel and

water works and sewer systems for the city of Manila have already geen awarded to American capital; contracts have like-wise been awarded to Americans for the construction of two immense steel and cement wharves or plers at Manila; large lumber concerns have been inaugurated and are carried on in different parts of the islands by Americans, and are setting wise been awarded to Americans for the construction of two immense steel and coment wharves or piers at Manila; large lumber concerns have been inaugurated and are carried on in different parts of the Islands by Americans, and are seizing considerable portions of business for both imported and domestic lumber; the largest private stationer and printing establishment in the islands in the hands of Americans; the second largest establishment in the world for the manufacture of cocoanut products is doing business in the islands under American control and with American capital; one of the largest importing and exporting houses in the archipelago has, under American management and with Amtrican capital, already

captured a most formidable portion of current business. American lawyers, physicians, dentists and merchants are found in every direc-tion; an aggregation of American capital cess of receipts over expenditures of over a million and a half gold, due in part to the increased collections by the bureau of internal revenue and in part to the greater economy in expenditures, and it is confidently stated that during the coming year there will be a sufficient amount available over and above the ordinary expenses of the government to devote two or three millions to much needed internal improvements, road and bridge building and permanent public works.

In addition to the certificates of inselbedness of \$1.000,000 on account of the gold-standard fund the only bonded indebtedness of \$1.000,000 in four per cent, bonds issued for, the purpose of purchasing the friar lands and \$3,200,000 in public-improvement for wanting, and one company is now

American enterprise has not taken its proper place in water transportation between the Islands, yet such capital is not wanting, and one company is now meeting a success. Many varieties of useful and valuable machinery for saving labor and increasing production have already been introduced by Americans, and this is a growing business. The uncocupled field is still large, and will furnish for many years to come an outlet for surplus energy and money of citizens of the United States to the benefit both of themselves and of the inhabitants of the islands.

### Daily Court Record

Law and Equity Court.

Decrees Entered—Indiana Hooper, etc.,
Sarah C. Herman, in regard to sale real estatie.

real estate, Suits Instituted Yesterday—James H. Suits Instituted Yesterday—James H. odson vs. Eogenia Dodson, for a di-orce; Nettio W. King vs. M. L. King, r. a divorce; Lydia A. Bartholomew vs. enjamin Frank Bartholomew, for a di-orce; Byra Wilson vs. Arthur Wilson, r. a divorce; South Atlantic Insurance ompany vs. J. H. Parker, for \$250; ichmond Pattern and Structural from orks vs. 2. B. Ford Company (Inc.), r. 5500.

for \$500. Case set for to-day: Van Zant & Johnson vs. Frederick Wilhelm & Co., damages placed at \$5,000. The case grows out of the alleged breach of con-tract for plastering the Jefferson Hotel.

The San Prancisco court decided to defer the ruling on Mayor Schmitz's motion for dismissal until Reuf had completed his axamination by the grand Jury.

# PRODUCE MARKET

per pound. Chickens-In fairly active demand at 12

Veal-6 to 8 cents. Rabbits-Plentiful and dull; going beg-

Rabbits—Plentiful and dull; going begging at 5 to 10 cents each.

Partridges—17 to 20 cents per pound.
Butter—Fairly active; 17 to 10 cents.
Dressed hogs will sell well enough as soon as the weather turns colder, and so will turkeys, but at present the demand is limited and dealers have a hard time getting rid of stocks in hand.

On Tobacca Market.

With Soiled Hands and Face He

Wishes President a Happy

SMALL GIRL WITH TEDDY BEAR

Very Few Negroes Visit White

House-Cabinet Ministers and Notables Receive.

WASHINGTON, D. C., January 1 .-President and Mrs. Roosevelt's New

was a brilliant function, and was at-

tended by about 8,500 persons. The

members of the diplomatic corps, officers of the army and navy and repre-

government and of the citizen public attended. President Roosevelt gave each

of his callers a cordial shake of the

ceived Secretary and Mrs. Root left the line in the Blue Room, and one by one

for the reception, and with their young friends moved constantly through the crowd. Miss Ethel Roosevelt was prettily gowned in pink, and was much admired.

gowned in pink, and was much admired. Rear-Admiral Cowles and Mrs. Cowles the President's sister, were also with

the President's sister, were also with the members of the President's family

Ambassadors' Wives.

Following an immemorial custom the

reception of the President to-day was seconded by receptions in homes of the Vice-President, Cabinet officers, officers

of the army and navy and well known

private cilizens of Washington.

Next to the President's reception in interest was that of the Vice-President and Mrs. Fairbanks. Secretary and Mrs. Root entertained the diplomatic corps at breakfast, a custom which was inaugurited by the first Secretary of State.

The members of the Cabinet and their wives were extended New Year's greetings by hundreds, not only of the diplomas by hundreds, not only of the diplomas by

Postmaster-General and Mrs. Cortelyou.

Chili at Jamestown,

SANTIAGO, CHILL January 1.—The protected cruisor Ministro Zenteno will represent Chill at the naval review during the Jamestown Exposition.

kneumatics, Rejoice!

Your sufferings will be aver with a few bertles as AVU L. I. III to F. A. I. COUR P. P. L. BARCKEN IP TO AVOID 10 0.33 % 4; sort a to you when cured as many our dreds of charter to you when cured as many our dreds of charter to you when cured as many our condition of the course of

who are in mourning by reason death in Mrs. Cortelyou's family,

not receive to-day, nor did they a the presidential reception at the v House. The recention of Secretary Mrs. Straus in this handsome new

onnn, daughter of the Speaker

during the reception.

to 13 cents.

Ducks-12 to 13 cents.

Men and Women

The ladies have more or less business with Banks Many of them come to this Bank. We appreciate their patronage; we invite others. No matter how The same applies to the men folks. We pay interest in our SAVINGS DEPARTMENT and compound the same twice a year. The Stock of this Bank will commend itself to conservative investors. The price will be advanced to ONE DOLLAR AND FIVE CENTS PER SHARE FROM JANUARY 1, 1907. This price will hold good until April 1st next, when such further advance will be made as the circumstances may warrant. You are invited to become a STOCKHOLDER or DEPOSITOR or both. Banking by

Financial.

## Southern Interstate Bank

Corner Ninth and Main Sts (Mutual Building). W. GRAY WATTSON, Cashler.

COMMONWEALTH BANK 12 North Ninth Street, Richmond, Va. Absolute Security. 4% on Deposits.

H. L. DENGON, President. G. C. WALTERS. Vice-President. W. L. WALTERS, Cashier.

### The State Bank of Virginia RICHMOND, VIRGINIA

John S. Ellett, Joseph M. Fourqurean,

DIRECTORS: Granville G. Valentine, James D. Crump, J. L. Antrim,

OFFICERS: Wm. M. Hill, Cashler.

John S. Ellett, President. Julien H. Hill, Assistant Cashier. This Bank offers patrons every modern facility in its Banking, Savings, Foreign Exchange and Safe Deposit departments.

Miller & Co.,

BROKERS,

Branch Office, 1108 East Main Street, Richmond, Va. E. L. RODEN, Manager. PHONES 4522 and 601.

CHICAGO BOARD OF TRADE, NEW ORLEANS COTTON EXCHANGE, PHILADELPHIA STOCK ERCHANGE NEW YORK COTTON EXCHANGE, NEW YORK COFFEE EXCHANGE,

Rush of Holiday Crowds to Reach Homes Made Things

President George W. Stevens, of the

President George W. Stevens, of the Chesapeake and Ohlo Railroad, left last night for New York City on business, and will be absent from his office for a day or two.

The railroads entering this city without an exception report the best holiday passenger business they have had for many years, if it has even been equaled. Travel was heavy yesterday, owing to the rush of holiday travelers to reach their homes before the expiration of their time limits. Most of these limited tickets expire to-day, and the trains will be even more crowded than yesterday. Nearly all trains are delayed in periods like this, owing to the time consumed in loading baggage and express.

The successor of the late President A. J.

The successor of the late President A. J. Cassatt as president of the Pennsyivania Railroad system has the misfortune to have his name variously misspelled and sometimes confused with that of Third Vice-President Samuel Rea (pronounced Ray). The new president's name is James McCrea (pronounced McCray), and he has long been first vice-president of the system. Mr. Rea was also prominently mentioned for the honor. Mr. Cassatt, the dead official, was, in the estimate of railroad men generally, one of the greatest directors of railway enterprise and most prominent financiers in America. His successor is a man of large experience and is well-known by reputational control of the value of the state of the Amdassadors' Wives.
Only three wives of ambassadors attended to-day's reception—the Baroness Sternburg, wife of the Gorman ambassador; the Baroness Rosen, wife of the Russian ambassador, and the Vicountess Aoki, wife of the Japanese ambassador. Included in the large number invited to assist in the Blue Room were Miss Mary Herriman, Mrs. and Miss Foraker, Mrs. Hobson, Mrs. Whitelaw Reid, Miss Pauline Morton and Mme, de'Littlinere. experience and is well-known by reputation in this destate to several officials. tion in this city and personally known

Mr. B. M. Waldron, chief clerk in the claims department of the Chesapeake and Ohio Raliroad, has just relinquished that position to accept the position of claim agent of the Seaboard Air Line Raliway. Mr. Waldron is an efficient raliroad man, well to regular.

Mr. Edward L. Trent yesterday succeeded Mr. Walter Steele, resigned, as ticket agent of the Byrd Street Depot of the several rallways entoring that station. Mr. Steele, who has held the position for years, and is well known to thousands of Richmond people, retires from rallroad work to engage in business. His successor has long been assistant ticket agant, and is efficint and courteous. The changes became effective yesterday. yesterday.

Mr. J. Fred Knowles, city passenger agent of the Norfolk and Western Rall-way, has been absent in Cincinnati and other Middle Western points on his vacaway, has been absent in Cincinnat am other Middle Western points on his vacation, having deferred it until the Christmas holidays. He is expected back to day. Meanwhile the district passenger agent has been substituting for him.

SHOOTS MAN IN LEG: GIRL KEEPS HER WORD

BOWLING GREEN, VA., January 1.— Hattle Chiles, aged sixteen, shot Lem-uel Taylor, aged nineteen, last night, near here, the charge from the gun entering here, the charge from the gun entering Taylor's leg, making a very dangerous wound. She was arrested and brought here before Justlee T. D. Coghill, who sent here on to the grand jury. It seems that Lemuel Taylor and While Fleming were at the home of Hattle Chiles, and about 9 o'clock, Taylor, who had been playing an accordion, got up to go and remarked that he thought he would take it home with him, whom Hattle Chiles replied; "If you take It out of here, somebody will have to carry you home!" and immediately got a shell and put it and immediately got a shell and put it in the gun and fired point-blank at Tay, lor, being so close as to set his clothing afire. All parties are colored.

## Virginia **Trust Company**

This Company will act as Executor or Trustee under your will qualifies as Administrator, Guardian, etc. Acts as Registrar and Transfer Agent of Bonds and



# ROCKEFELLER SAYS

of their share-holding during the twelve months just passed.

"This is in the face of our great pros

"This is in the face of our great prosperity, the gratest era of prosperity in the history of our country.

"Why should stock values be lower today than they were a year ago?

"I can only account for it by the attacks that have been made upon corporate interest during the last year or two years—unwarranted attacks that go to bear down the structures that have been reared by our people through great effort, energy and patince.

"The effect of these attacks was, of course, first felt by capitalists, and then, ourse, first felt by capitalists, and then

brough them, the effect was felt by the lebtor classes.
"The debtor classes are feeling the effect more than ever now. The mr

Queen Field Sold Again.

[Special to The Times-Dispatch.] ETNA MILLS, VA., January 1.—"Queen Field" plantation, on the Pamunkey River, has been sold again at a handsome profit fertile land made rich with green mari. While the price gotten is a profit, it is not half of its value. It it were in the Valley of Virginia it would bring three times the price sold for. Farming lands are in great demand in this section and are being bought by home people.

CHANGE IN SCHEDULE SOUTHERN

CHANGE IN SCHEDULE SOUTHERN
RAILWAY.
Train No. 15, leaving at 4:30 P. M.,
will run dally, except Sunday, to West
Point, connecting with steamer for Baltimore Monday, Wednesday and Friday.
Train No. 10, local to West Point, leaving at 2:15 P. M., will run Menday, Wednesday and Friday.

SOUTHERN RAILWAY COMPANY.
NOTICE TO THE PUBLIC,
Very many important changes in schedules of passenger trains will be made, effective January 5, 1907, details of which will be furnished later by publication in folders, etc.

# Private Wires to New York, Chicago and New Orleans.

DISBURSEMENTS, 1906\_J'
On orders of the County Court of Albemarle, and approved by the Board of Education:
To Stonewall Tompkins, Acting Superintendent of the Miller Manual-Labor School of Albemarle, for current and other expenses:

January 2 \$2.000 60
January 3 7.760 73
January 4 6.230 30
February 5 5.252 10
March 6 6.570 78
April 9 7.266 05
May 5 2.960 09
July 2 5.583 80
July 3 4.430 04
July 10 4.485 12
August 7 6.593 38
September 5 3.056 93
To B. B. Fulton Superintendent:
October 2 5.47 59
November 7 5.396 22
December 4 1.235 00
January 18—To W. L. Maupin.

DISBURSEMENTS, 1906.

January 4—Interest for six months to January 1, 1996, on \$500 3 per cent. registered bond issued under act of February 14, 1882.

July 1—Ditto to July 1, on ditto

January 4-Interest for

six months to January 1, 1906, on \$2,000
Richmond City 8 per cent, registered bond
July 5-Ditto to July
1, 1906, on ditto..... \$0 00

May 4—Interest for six months to May 1 1906, on \$70,000.00 5 per cent. registered bond of the Va. Ag. and Mech. College and Pol. Institute. \$1,750 00 November 2—Ditto to November 1, 1906... 1,750 00

Balance on Income account ... \$75,763 16

SECURITIES BELONGING TO THE MILLER FUND.

MILLIER FUND.

The following is a statement of the securities belonging to the Miller Fund in the custody of the Second Auditor: Virginia, certificate, registered, issued under act of February 23, 1892, hearing six percent, on \$569,568.49, and four ner cent, interest on \$75-300.00 to January, 1909, and five percent, interest thereafter.

St. 044.868, 40 Virginia. 

On which an annual interest \$1,470,968 49

Respectfully submitted.

Second Auditor and Secretary of the Board of the Miller Manual Labor School, of Albemarle. State of Virginia, City of Richmond-to-

State of Virginia, City of Richmond—to—wit:

I. Joseph LeMasurier, a notary public for the city aforesaid, and in the State of Virginia do certify that John G. Dew, Second Auditor of Virginia, and ex-officion secretary of the Miller Labor School, of Albemarle, whose name is signed to the foregoing report, has acknowledged the same before me, and has made oath that the statements contained in the gald report are true, to the best of his knowledge and belief.

Given under my hand this 31st day of Given under my hand this 31st day of December, 1906.

JOSEPH LE MASURIER. My commission expires February Railroads.

THE MILLER FUND.
Commonwealth of Virginia,
Baccad Auditor's Office,
Richmond, Va., Dec. 31, 1908.
His Excellency Cinude A. Bwanson, Governor of Virginia,
Sir—Under the provision of the will of
Samuel Miller, deceased, for the establishment and perpetual support of a scholishment and the country of Albemarie, and
the Act of Assembly of February 24, 1874,
entitled "An Act to give affect to a compromise of the Illigation in respect to
the construction and effect of the will
of Samuel Miller, deceased, and to astablish the manual-labor school provided
for in the twenty-fifth clause of said
will, it is made the duty of the Second
Auditor to open and keep a separate account of the fund given in trust for the
above purpose, to be denominated the
Miller Fund, and annually on the 31st of
December to make and render a true
and accurate account of the fund, showing distinctly and in retail the receipts
and disbursements on account of the
same during the year immediately preceding, a copy of which account, verified
by the oath of the Second Auditor, is required to be delivered to the Governor,
to be by him kald before the Legislature;
and another copy thereof, verified in like
manner, to be published for one month
in two newspapers—one orinted in the
town of Charlottesville and the other in
the City of Richmond."

In discharge of this duty I have the
honor to present the following statement:
RECEIPTS AND DISBURSEMENTS ON RAILFORGS.

R. F. & P. RICHMOND.
FREDERICKSBURG
FRAINS LEAVE RICHMOND—NORTHWARD.
6:10 A. M.—Daily—Byrd St. Through.
1:20 Hoon—Week Days—Byrd St. Through.
1:20 A. M.—Daily—Byrd St. Through.
1:20 A. M.—Week Days—Byrd St. Fredericks—burg Accommodation.
1:20 A. M.—Week Days—Byrd St. Fredericks—burg Accommodation.
1:20 A. M.—Week Days—Byrd St. Through.
1:20 A. M.—Week Days—Eibs. Ashland As1:20 H.—Daily—Main St. Through.
1:20 A. M.—Daily—Byrd St. Through.
1:20 P. M.—Daily—Byrd St. Through.
2:20 P. M.—Byrd St. Through.

N.—Daily—Byrd St. Through. Local 9:50 P. M.—Daily—Main St. Through. NOTE.—Pullman Sleeping or Parlor Cars of all above trains, except trains arriving Rich-modations, "I'me of arrivals and departures and connec-"The of arrivals and departures and connecnodations.

Time of arrivals and departures and connections not guaranteed.

W. D. DUKE. C. W. CULP. W. P. TAILOH.
Asst. to Prest. Gen'l Supt. Traf. MSr.

Southern Railway.

N. B.—From Railway.

N. B.—From Charlotte, RICHMOND.

N. B.—From Charlotte, Richmond.

N. B.—From Charlotte, Richmond.

N. B.—From Charlotte, Richmond.

12:39 P. M.—Dailly—Limited—Buffet Pullman to Atlanta and Birmingham, New Orleans.

Memphis, Chattanooga, and all the Bouth, Through coach for Chase City, Caford, Durham and Raieigh.

11:39 P. M.—Ex. Sunday—Keysville Local, Richmond.

11:39 P. M.—Ex. Sunday—Keysville Local, Richmond.

11:30 P. M.—Ex. Sunday—No. 16—To West, Point.—Connecting for Baitimore, Mondays, Wodnesdays and Fridays, Chase Company, Charlette, Richmond.

15:55 A. M.—Except Sunday—No. 74—Local West, Point.

15:55 A. M., 7:59 P. M.—From all the South.

3:56 P. M.—From Charlotte, Raieigh, Durham, Chase City and Local Stations.

8:60 A. M.—From Keysville and Local Stations.

8:10 A. M.—From Esprille and Local Stations.

8:10 A. M.—From Esprille and Local Stations.

8:10 A. M.—From Esprille and Local Stations.

8:10 A. M.—No. 19—From Baltimore and West, Point.

10:45 A. M.—No. 19—From Baltimore and West, Point.

Point.

10:46 A. M., No. 9, Wednesdays and Fridays.

6:15 P. M., No. 78—From West Point and P.
Local Stations.

C. W. WESTBURY, D. P. A.,

900 E. Main Street, Richmond, Va.

C. H. ACKERT. S. H. HARDWICK,

V.-P. and Gen. Mer.; Pass. Traf. Mgr.;

W. H. TAYLOE, G. P. A.,

Washington, D. C.

Chesapeake & Ohio Railway

Chesapeake & Ohio Railway
CNCINNATI, INDIANAPOLIS, ST. LOUISCHICAGO, LOUISVILLE, NASH2:15 P. M. daily and 11:09 P. M. daily, except
Saturday; 11:43 P. M. Saturday;
12:3 A. M. and 5:18 P. M. TALAIS;
12:3 A. M. and 5:18 P. M. LANGER,
NEWPORT NEWS, NORFOLK AND OLD
POINT.
10:00 A. M. and 4:00 P. M. daily.
LOCAL FOR NEWPORT NEWS AND OLD
7:35 A. M. and 5:00 P. M. daily.
10:20 A. M. daily 5:15 P. M. week days.
Arrive Main Line from West: \*1:20 A. M.
\*\*2:50 A. M., \*3:45 P. M., \*\*1:45 P. M. \*\*700
P. M. James River: \*4:55 P. M. \*\*255 P. M. \*\*255

ONLY ALL-RAIL LINE TO NORFOLK,
Leave Byrd St. Station, Richmond, Daily.
In Effect November 25th.
FOR NORFOLK: "9:00 A. M., 3:00 P. M.,
6:00 P. M.
FOR LYNCHBURG, the WEST and the
SOUTHWEST: 9:06 A. M., 12:10 noon, 9:30 P.
M. Pullman Parior and Sieping cars. CP.
M. Pullman Parior and Sieping cars. OP.
M. Pullman Parior and Sieping cars. OP.
M. Pullman Parior and Sieping cars. Trains arrive daily from Norfolk
91:100 A. M., 46:50 P. M.
Office SS E. Main St. "Flyer: 2 hours, 30
minutes.
W. B. BEVILL.
C. H. BOSLEY,

Roichmond and Petersburg Electric Railway

Cars leave corner of Seventh and Perry Streets, Manchester, every hour (on the hour) from 6 A. M. to 10 P. M. Late car 12 midnight. Limited car, 5:40 pt. 10 pt. 10

Steamboats.

### OLD DOMINION STEAMSHIP CO.

Night Line for Norfolk. Leave Richmond every evening (foot Ash Street) at 7 P. M., stopping at Nowport News en route. Fare, \$2.59 one way, \$4.50 round irp, including statemon berth; meals, \$60, sach. Street cars to steamer's wharf.

FOR NEW YORK.

Via Night Line Steamers (except Saturday) making connection in Norfolk with Main Line Ship following day at 7 P. M.; also Norfolk and Western Ry, at 9 A. M. and 3 P. M., and Cheanpeake and Ohlo Ry, at 9 A. M. and 4:00 P. M., making connection daily (except Sunday) at Norfolk with Main Line Ships sailing day) at Norfolk with Main Line Ships sailing 375,690 47 day) at Norfolk with Main Line Salps alling 12 69 at 7 P. M. Tickets, 808 E. Main Street, Rich-mond Transfer Co., 219 E. Main Street, The 375,763 16 Jefferson, Murphy's Hotel.

JAMES RIVER DAY LINE.

JAMES RIVER DAY LINE.

STEAMER POCAHONTAS LEAVES
FROM OLD DOMINION WHARP
MONDAY, WEDNESDAY AND FKIDAY AT 7 A. M. for Nortolk, Peria
mouth, Old Point, Newport News, Claremont
and James River landings, connecting at Old
Point, for Washington, Ballimore and the
North, Staterooms reserved for the night at
moderate prices. Blectric cars, direct to the
wharf. Fare, \$1.50 and \$1 Nortolk, Through
Excursion Tickets on sale at Richmond Transfor Co., \$10 E. Main Street, \$88 E. Main
Street, or on wharf or steamer, Round trip,
\$1.50.

Freight received for abaye-manual means. 12.50. Freight received for above-named places and all points in Eastern Virginia, North Carolina and the East. JNO. F. MAYER, Agent. IRVIN WEISIGER, Gen'l Mgr.

Merchants and Miners Transportation Co.'s BOSTON, MASS, AND PROVIDENCE R L. Stenmers leave Norfolk for Boston Tuesday, Wednesday, Friday and Sunday, For Providence Monday, Thursday and Saturday at 8 P. M. Passengers and freight taken for all New Encland points. Tickuts on sale at C. and O. Ry, and N. and W. Ry, offices, and No. 819 East Main.

Clyde Steamship Co.

PHILADELPHIA.

RICHMOND AND NORFOLK LINE.

Freight received and delivered daily at C and O. Ry. Co.'s Depot. Seventeenth and Broad Streets. H. K. WOODFIN. Soliciting Agent. Clyde Line Wharf. 'Phone 510.

Financial.

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viduals and Corporations. It Mn

S PER CENT. INTEREST ALLOW. ON SAVINGS DEPOSITS. 1 go

TRAVELERS, IMPORTERS AND EXPORTERS

RICHMOND,

First National Bank, before buying or selling FOREIGN EXCHANGE.